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New England Mutual Life Insurance Company of Boston.
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—ATTENTION—
We have just accepted the Agency for the
Citizens Insurance Co. (Hartford Fire.)
—and—
The Protector Underwriters of the Phoenix of Hartford.
These were also among the Roll of Honor in San Francisco.

NEW BUSINESS HELPING HILO

HILO, Hawaii, November 12.—Since the arrival of the six sawyers from the mainland the work of the Hawaii Mahogany and Lumber Company in turning out and shipping ties has been progressing much more rapidly. The sawyers began work on the day after they landed from the Enterprise, soon got the hang of the new mill, and have had things humming since the beginning of this week.

Carloads of sawn or hewn ties are sent alongside the Emily F. Whitney every day, the company having the right under its contract to ship either sawn or hewn. Each car holds 350 ties, and it would be impossible to find better ones on any railroad track in the United States. They are heavy, and it did not take long to see their effect in putting the Whitney deeper into the water. They are put on board ten in a sling, and the first cargo of 20,000 ties, about 2000 tons, will go direct to San Francisco, where the Santa Fe wants them delivered.

Besides the big contract, which will alone increase the Territory's and Hilo's exports by \$500,000 a year, the company is supplying plantations on the different islands with ties for their field railroads, the Kai Mui taking 2800 to Kauai last week. A couple of cars were also shipped by the Claudine a week Monday to Honolulu, and the Hilo railroad is taking a considerable quantity for reconstructing its existing lines.

Other products from its mill and forests that the Hawaii Mahogany Lumber Company is shipping are firewood and ohia lumber. Recently the steamer Helene took a cargo of firewood to Honolulu, thus using up some of the waste from the big trees. By the Enterprise the first regular shipment of ohia lumber was made to San Francisco, the boards being sixteen feet in length. Samples had previously been sent and very encouraging reports received from those who have tried them, last week's consignment being part of the first regular order for the lumber. Another carload is awaiting shipment in the yards.

Naturally this new business makes the Hilo railroad busy, and the added work of hauling rock for the breakwater keeps all the new flat cars that have been received here earning interest. Manager Miller has been gradually increasing his force of employees. Contractor Metzger has Hawaiians, Portuguese and Americans employed at the breakwater, and the shipping of the ohia ties and lumber has been furnishing work for a few extra men on the wharf.

CONFIDENCE

said Lord Chatham, "is a plant of slow growth." People believe in things that they see, and in a broad sense they are right. What is sometimes called blind faith is not faith at all. There must be reason and fact to form a foundation for trust. In regard to a medicine or remedy, for example, people ask, "Has it cured others? Have cases like mine been relieved by it? Is it in harmony with the truths of modern science, and has it a record above suspicion? If so, it is worthy of confidence; and if I am ever attacked by any of the maladies for which it is commended, I shall resort to it in full belief in its power to help me." On these lines WAMPOLE'S PREPARATION has won its high reputation among medical men, and the people of all civilized countries. They trust it for the same reason that they trust in the familiar laws of nature or in the action of common things. This effective remedy is palatable as honey and contains all the curative properties of pure Cod Liver Oil, extracted by us from fresh cod livers, combined with the Compound Syrup of Hypophosphites and the Extracts of Malt and Wild Cherry. It quickly eradicates the poisonous, disease-breeding acids and other toxic matters from the system; gives vigorous appetite and digestion, and is infallible in Prostration—following Fevers, Scrofula, Influenza, Asthma, Wasting Diseases, and Throat and Lung Troubles. Dr. W. A. Young, of Canada, says: "Your tasteless preparation of cod liver oil has given me uniformly satisfactory results, my patients having been of all ages." It is a product of the skill and science of to-day and is successful after the old style modes of treatment have been appealed to in vain. Sold by all chemists.

Commercial News

By Charles L. Rhodes.

The stock market has, if possible, been quieter during the past week than it was the week before. Prices have continued on the whole strong, but business has been light. The price of centrifugals remains the same that it was a week ago, but beets have advanced slightly. So that now, while centrifugals are \$78.40 a ton, the parity of beets is \$83. There has apparently been nothing anywhere in the sugar-producing world to affect quotations, and the indications remain unchanged for fairly good prices during the season now about to open.

Sugar Planters' Meeting.

Whether the fact that the Sugar Planters' Association was holding its annual meeting during the greater part of the week had anything to do with the quietness of the market or not, the attention of those directly interested in the sugar industry in the Islands was centered in that meeting. While, owing to the absence of a number of managers in Europe or otherwise on vacations, there was not quite as large an attendance at some of the sessions of this year's meeting as there has been at some sessions of other meetings, there was a very close interest displayed in the reports and business coming before the meeting. The report of the retiring president, Mr. F. A. Schaefer, found a great deal to be satisfied with and a great deal on which to congratulate the members. Above all, it was a record year in yield and returns, which, after all, are the great objects of endeavor.

Important Reports.

The reports of the various divisions of the Experiment Station were of the highest importance, not because of any one great sensational accomplishment, such as the achievement of control over the leaf-hopper was three or four years ago. But in the entomological department a truer estimate of just what applied entomology can do, its possibilities and its limitations, is being formed. In addition good ground for the expectation that the cane-borer may be fought by the same means that the leaf-hopper is, are beginning to appear in the results of Mr. Muir's field researches in Java and the Moluccas.

Plant Pathology and Hybridization.

In the Division of Plant Pathology definite and important advances have been made. Progress, and the well considered basis of progress, has been made in hybridization of canes and in the selection and development of new varieties from seedlings in the Agricultural Division. The Division of Chemistry has maintained fully the quality, amount and importance of its work.

Report on Machinery.

The report on machinery and appliances was this year rather more extensive in its scope than it has frequently been in the past, and there was much in it of the very greatest interest to the industry and some things that were of interest beyond the industry.

A Fifteen-Roller Mill.

Perhaps the matter of widest general interest in this report on machinery was the account given of the plans for a practical conversion of the two nine-roller mills at Ewa plantation into one fifteen-roller mill, the first of the kind in these Islands, and probably in the world.

The Development of Mills.

It is barely ten years since the nine-roller mill became the standard mill in these Islands. But during that time the nine-roller mill has been improved by the addition of crushers, and then developed into a twelve-roller mill. If the Ewa experiment proves the success that the mechanical engineers who are planning the change think it will be, the mill of the future may not be even the twelve-roller mill with crushers, but the fifteen-roller mill, and who can say how much farther the development may go?

Report on Labor.

The report of the Committee on Labor was made to the Association in executive session, so that neither its premises nor its conclusions have been made public. The president in his report, however, stated that labor conditions were on the whole satisfactory, and while the Association was active in this important matter, it was on the principle of watchfulness, and in the belief that it is better not to have the laborers in the industry too exclusively of one nationality.

S. M. Damon President.

Hon. S. M. Damon was elected president of the Association for the coming year. This is an honor well deserved. With him were elected W. G. Irwin, vice president; W. O. Smith, secretary and treasurer; R. D. Mead, assistant secretary, and George H. Robertson, auditor. The directors elected were F. A. Schaefer, H. P. Baldwin, F. M. Swanzy, W. G. Irwin, J. F. Hackfeld, E. D. Tenney, E. Faxon Bishop, S. M. Damon and W. O. Smith.

Rubber Growers' Association.

This week the Hawaiian Rubber Growers' Association will hold its annual meeting. This will convene on Thursday, and there will be morning and afternoon sessions in the Chamber of Commerce rooms and a dinner in the evening, though where this will be held has not been decided. Among other important matters to be presented to the meeting will be a paper by Mr. George B. Ewart on rubber-growing and rubber plantations in Mexico. Mr. Ewart has carefully studied the rubber cultivation in Mexico and can speak concerning it from first-hand knowledge. Dr. Wilcox of the United States Experiment Station and Ralph Hosmer of the Board of Agriculture and Forestry will make a report on their experiments in tapping rubber trees at Nahiku.

Kahului Railway Extension.

Mr. Collins has completed his surveys for the extension of the Kahului railway from Paia to the Haiku Fruit and Packing Company's mill. The distance is about five miles, but it crosses the Maliko gulch and construction will be very expensive. The extension will open up the entire pineapple region, including the lands which are about to be received in exchange for the Omaopio lands from the Baldwin interests. The crop this year, which exceeded 50,000 cases was hauled out by wagon. Next year's crop is expected to be 100,000 cases, and this, too, might be hauled out by wagon perhaps as cheaply as by rail. But any further extension of the production would make the wagon hauling an impossibility. It is said that the estimate of the extension is \$150,000. It is not absolutely certain that the extension can be completed in time for next year's crop on account of the difficulties of construction.

From Europe to Maui.

The French ship Laennec, which arrived from Cardiff some time ago with a cargo of Welsh coal, firebrick, fireclay and cement, is the first vessel to bring a European cargo to the Maui port. This is made possible by the construction of the breakwater protecting that harbor.

Japan Wants Our Sugar.

T. Sawa, representing the Japan Sugar Manufacturing Company, is in Honolulu looking into the sugar market possibilities with a view to securing a portion of the raw sugar output of Hawaii for exportation to Japan, if possible. The company which Mr. Sawa represents owns four out of the six sugar refineries in Japan, owns a distillery, where the molasses by-product is converted into alcohol, and also owns the largest candy factory in the Empire, where other by-products of the refineries are worked up into marketable products. Its capitalization is six million yen. Mr. Sawa will spend a couple of months here securing all the data on sugar possible. He will then go to South America, to look into the markets there, and from thence will investigate the possibilities in the Philippine Islands.

Isenberg Estate.

The executors of the H. A. Isenberg estate have filed their final accounts, showing a balance on hand of receipts over expenditures during the administration of the estate of \$145,422.10.

Mrs. Campbell-Parker's Will.

The will of the late Mrs. Abigail K. Campbell-Parker has been filed for probate. The petition for probate places the value of the estate at approximately \$375,000. After some legacies and annuities, a trust estate is created to last until the death of the last survivor of the testatrix's children and then be distributed among her surviving grandchildren, per capita. The net income is to be divided among her children and grandchildren.

Appropriations for Forestry.

The Planters' Association placed itself on record as favoring liberal appropriations for forestry.

Queen Liliuokalani's Mortgage.

Queen Liliuokalani has given a mortgage for \$70,000 on certain of her landed property in this Territory. It is stated that a portion of this is to take up existing mortgages, and that with the remainder the Queen intends to go to Washington and make a vigorous campaign for her claim for the Crown Lands. Her Majesty is booked to sail by the Mongolia.

Pearl Harbor Dredging.

George P. Denison and Walter F. Dillingham are on their way to Washing-

FOR BABY'S SKIN SCALP AND HAIR

Something for Mothers to Think About

EVERY CHILD born into the world with an inherited or early developed tendency to distressing, disfiguring humours of the skin, scalp, and blood, becomes an object of the most tender solicitude, not only because of its suffering but because of the dreadful fear that the disfiguration is to be lifelong and mar its future happiness and prosperity. Hence it becomes the duty of mothers of such afflicted children to acquaint themselves with the best, the purest, and most effective treatment available.

That warm baths with CUTICURA SOAP to cleanse the skin and scalp of crusts and scales and gentle applications of CUTICURA Ointment to instantly allay itching, irritation, and inflammation, and soothe and heal, to be followed in the severest cases by mild doses of CUTICURA RESOLVENT are all that can be desired for the alleviation of the suffering of skin-tortured infants and children and the comfort of worn-out worried mothers has been demonstrated in countless homes in every land. Their absolute safety, purity, and sweetness, instantaneous and grateful relief, speedy cure, and great economy leave nothing more to be desired by anxious parents.

Complete External and Internal Treatment for Every Humour. Consisting of CUTICURA SOAP, to cleanse the skin and scalp of crusts and scales, and soothe the thickened cuticle, CUTICURA Ointment, to instantly allay itching and irritation, and soothe and heal, and CUTICURA RESOLVENT, to cool and cleanse the blood. Sold throughout the world. Aust. Depot: R. TOWN & CO., Sydney, N. S. W. So. African Depot: LEBNOR LTD., Cape Town. "How to Cure Baby Humours," free. POTTER DRUG AND CHEM. CO., Boston, U. S. A. Sole Process. CUTICURA REMEDIES.

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DIRECTOR NEWELL BELIEVES IN SMALL FARMS FOR HAWAII

"I believe that the small farms now springing to life in the arid West can be duplicated here in this Paradise of the Pacific," said Frederick H. Newell, Director of the U. S. Reclamation Service, in an address last night before the Hawaiian Engineers Association, the last public address he will make in Honolulu. This expressed opinion may be taken as the summing up of the impressions he has gained during the trips of inspection he has made in company with Governor Fear throughout every island of the group.

To the engineers, whom he was addressing on the engineering work of the Reclamation Service, Mr. Newell expressed himself an optimist in all that pertained to the development of Hawaii along the lines of an American community. He outlined the work to be done here in a reclamation sense, stating that the first thing that might be expected as a result of the visit of Secretary Garfield and his own inspection was the appointment of a hydrographer to come to Hawaii to study the stream flow, the rainfall and the water question from the standpoint of an irrigationist. A good topographical survey of the Islands would be made to find out the locations of the watersheds in their relation to possible reservoir sites, and then would come the actual construction work.

Mr. Newell went very fully into the engineering work being done elsewhere in reclaiming arid land, illustrating his address with a number of lantern illustrations. These photographs were of works under construction and completed.

The address was listened to with the greatest interest by about a hundred engineers, members of the association and others, the meeting being one of the largest ever held under the association auspices. The meeting was in the rooms of the association in the Kapiolani building.

ton to be present when the bids for the Pearl Harbor dredging are opened, early in December.

Insurance During the Year.

The annual report of the Commissioner of Insurance for the year ending December 31, 1907, has just been issued. It shows that the total life insurance in force at the end of that year in this Territory was \$13,745,370.39, as against \$13,521,107.05 the year before. There was written during the year 790 policies, amounting to \$1,540,752, on which the premiums paid were \$55,835.78; and the total premiums paid on new and old business, \$498,416.82. The business was done by eleven companies. The losses paid during the year were thirty, amounting to \$79,910.53.

Fire Insurance.

The fire insurance written during the year was \$23,270,292.95. The premiums on this were \$42,361.19; and the losses paid \$37,512.67. This business was done by forty-eight companies.

Marine Insurance.

Fifteen marine insurance companies wrote \$32,022,898.43, on which the premiums were \$166,601.04, and the losses paid were \$20,805.87.

Miscellaneous Insurance.

Of miscellaneous insurance there was written: Accident and health premiums of \$17,119.18, and losses paid of \$2,278.28; automobile, premiums \$658.30, losses none; burglary, premiums \$51, losses \$117; employers' liability, premiums \$7,479.85, losses \$1,598.55; fidelity and surety, premiums \$17,972.52; plate glass, premiums \$1,403.01, losses \$387.30.

Hawaiian Commercial, which has been going up steadily for some time, is now quoted at \$98 bid and \$100 asked. Honokaa has gone up to 14% bid, 14% asked. Kekaha, which has this year returned to the class of dividend payers, is now quoted at \$120. Oahu is 28% bid and 28% asked. Ooakala still hangs between 13 and 15, with nothing doing, at least on the surface.

Morgan yesterday sold four Tantalus lots belonging to R. C. A. Peterson at foreclosure sale for \$1500.

The following are the sales reported on the Stock Exchange during the week: Monday—9 Oahu Sugar Co., 28.75; 10 O. R. & L. Co., 102.675.

Tuesday—41 Oahu Sugar Co., 28.75; 30 Ewa, 27.75; 200 Haw. C. & S. Co., 97.50.

Wednesday—10 Wailuku, 165.

Thursday—50 Oahu Sugar Co., 28.625; 11 Oiaa, 4.50; 10 O. R. & L. Co., 102.625.

Friday—None.

Saturday—100, 75, 10 Honokaa, 14.50.

Dividends—November 10—Paauhau, 20c share; Wailuku, 1 per cent.; Hutchin-